

Information to identify the case:

Debtor 1	Kenneth H. Williams	Social Security number or ITIN	xxx-xx-9457
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Wendy S. Williams	Social Security number or ITIN	xxx-xx-4962
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20418-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth H. Williams

Wendy S. Williams
fka Wendy S. Till, fka Wendy S. Sciuillo

8/18/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenneth H. Williams
Wendy S. Williams
Debtors

Case No. 20-20418-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 18, 2021

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth H. Williams, Wendy S. Williams, 403 Davis Avenue, Pittsburgh, PA 15209-1805
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15194446	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15200604	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15194459	+ De La Torre Orthotics and Prosthetics, 300 Alpha Drive, Pittsburgh, PA 15238-2908
15204706	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15194463	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15194462	+ Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15226346	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15194480	West Penn Hospital, P. O. Box 951960, Cleveland, OH 44193-0021

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Aug 19 2021 03:13:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Aug 19 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2021 23:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 19 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2021 23:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Aug 19 2021 03:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15194447	+ EDI: DVTM.COM	Aug 19 2021 03:13:00	Bridgecrest, Po Box 29018, Phoenix, AZ 85038-9018
15194449	+ EDI: DVTM.COM	Aug 19 2021 03:13:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15194457	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 18 2021 23:06:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
15194458	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 18 2021 23:06:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915

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15200080	EDI: CAPITALONE.COM	Aug 19 2021 03:13:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15194451	+ EDI: CAPITALONE.COM	Aug 19 2021 03:13:00	Capital One/Walmart, Po Box 30281, Salt Lake City, UT 84130-0281
15194452	+ EDI: CAPITALONE.COM	Aug 19 2021 03:13:00	Capital One/Walmart, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15194455	+ EDI: CITICORP.COM	Aug 19 2021 03:13:00	Citibank NA/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
15194456	EDI: CITICORP.COM	Aug 19 2021 03:13:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15230102	EDI: CITICORP.COM	Aug 19 2021 03:13:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15229252	+ Email/Text: kburkley@bernsteinlaw.com	Aug 18 2021 23:06:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15229720	EDI: JEFFERSONCAP.COM	Aug 19 2021 03:13:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15194454	EDI: JPMORGANCHASE	Aug 19 2021 03:13:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15194453	EDI: JPMORGANCHASE	Aug 19 2021 03:13:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15330080	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 18 2021 23:14:55	LVNV Funding LLC, PO Box 10587, Greenville SC 29603-0587
15194461	+ EDI: LENDNGCLUB	Aug 19 2021 03:13:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
15194460	+ EDI: LENDNGCLUB	Aug 19 2021 03:13:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15301523	+ EDI: AISMIDFIRST	Aug 19 2021 03:13:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15194464	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Syncb/Car Care, Po Box 965036, Orlando, FL 32896-5036
15194466	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15194465	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Syncb/ccsycc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15230008	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15195603	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15194468	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15194467	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15194470	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15194469	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15194472	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank/Care Credit, Attn: Bankruptcy

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		Dept, Po Box 965060, Orlando, FL 32896-5060	
15194471	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15194473	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank/Paypal, Po Box 965005, Orlando, FL 32896-5005
15194474	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
15194475	+ EDI: RMSC.COM	Aug 19 2021 03:13:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15194478	+ Email/Text: bankruptcydepartment@tsico.com	Aug 18 2021 23:06:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15194476	+ Email/Text: bankruptcydepartment@tsico.com	Aug 18 2021 23:06:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15194448	*+	Bridgecrest, Po Box 29018, Phoenix, AZ 85038-9018
15194450	*+	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15200708	*	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15194479	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15194477	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273

TOTAL: 2 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2021 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor MidFirst Bank amps@manleydeas.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Kenneth Steidl	

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on behalf of Joint Debtor Wendy S. Williams julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Kenneth H. Williams julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfcbis.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor MidFirst Bank amps@manleydeas.com

TOTAL: 9